

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

ASHLEY M. SULLIVAN, Esquire  
FREEDMAN AND LORRY, P.C.  
1601 Market Street, Ste. 1500  
Philadelphia, PA 19103

In Re:

FRANK TORRES AND CINDY TORRES



Order Filed on November 20,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case Number: 18-24172

Hearing Date: November 20, 2018

Judge: JNP

Chapter: 7

Recommended Local Form:

☒ Followed

☐ Modified

**ORDER TO AVOID LIEN(S) IN A CHAPTER 7 CASE  
PURSUANT TO 11 U.S.C. § 522(f)**

The relief set forth on the following page is hereby **ORDERED**.

DATED: November 20, 2018

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

This matter was presented to the Court by the debtor on a Motion to Avoid Judicial lien(s) on the property described as all personal property, and it is hereby

ORDERED that the following judicial lien(s) is (are) avoided (list liens):

1. LVNV Funding LLC CAM-DC-012495-17
2. \_\_\_\_\_
3. \_\_\_\_\_

and it is hereby

ORDERED that the debtor may avoid above referenced lien(s) and have same cancelled of record as to the property, provided the debtor is granted a discharge in this chapter 7 case.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Frank Torres  
Cindy Torres  
Debtors

Case No. 18-24172-JNP  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2018.

db/jdb +Frank Torres, Cindy Torres, 7925 Holman Avenue, Pennsauken, NJ 08110-2423

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2018 at the address(es) listed below:

Ashley M Sullivan on behalf of Joint Debtor Cindy Torres asullivan@freedmanlorry.com,  
hbanks@freedmanlorry.com

Ashley M Sullivan on behalf of Debtor Frank Torres asullivan@freedmanlorry.com,  
hbanks@freedmanlorry.com

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com

Rebecca Ann Solarz on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage  
Servicing rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5